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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Clark et al.

Clark *et al.*)

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Filed:

April 30, 2001

09/845,669

Examiner:

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For:

MAXIMIZATION OF A HEDGED INVESTMENT BUDGET FOR AN INDEX-LINKED INSURANCE

PRODUCT

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, DC 20231

Sir:

The citation of information on the attached Form PTO-1449, "List of Art Cited by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98. A copy of each cited item is enclosed.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

Midweld Dansk

Michael S. Pavento

Reg. No. 42,985

SUTHERLAND ASBILL & BRENNAN LLP

999 Peachtree Street, NE Atlanta, Georgia 30309-3996

(404) 853-8000

Our Docket: 26548-0007

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on May 29, 2002.

Michael S. Pavento - Reg. No. 42,985

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